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REPORT

OF THE

BANK COMMISSIONER

OF THE

STATE OF OKLAHOMA

1989

HENRY BELLMON

Governor

WAYNE OSBORN

Bank Commissioner

REPORT

OF THE

BANK COMMISSIONER

OF THE

STATE OF OKLAHOMA

1989

FOR THE FISCAL YEAR ENDING

June 30, 1989

WAYNE OSBORN
Bank Commissioner

BANK COMMISSIONERS SINCE 1965

CARL B. SEBRING	1965 to 6-30-69
JOHN D. WILLIAMS	8-15-69 to 5-31-73
GEORGE T. FRAME	6-1-73 to 10-31-73
HARRY E. LEONARD	11-1-73 to 11-6-78
DONALD H. VANHORN	11-7-78 to 8-31-79
ROBERT Y. EMPIE	9-1-79 to 6-30-87
WAYNE H. OSBORN	6-30-87 to present

September 11, 1989

The Honorable Henry Bellmon
Governor of the State of Oklahoma
State Capitol Building
Oklahoma City, Oklahoma 73105

Dear Governor Bellmon:

In compliance with the provisions of Title 6 O.S., Section 212, I submit for your consideration and information the annual Report of the State Bank Commissioner for the fiscal year ending June 30, 1989. The financial and statistical info mation contained in this report has been compiled from the Reports of Condition submitted by the state-chartered financial institutions supervised by this office.

At June 30, 1989 there were 260 state-chartered commercial banks, 7 trust companies, 9 savings and loan associations and 41 credit unions for a total of 317 financial institutions. This office also supervises Perpetual Care Cemeteries and Money Order Licenses.

Assets of the state institutions total $14,040,575,000 as of June 30, 1989. Total assets as of June 30, 1988 were $13,602,373,000, a dollar increase of $438,202,000 or 3.22%.

During the past fiscal year, significant changes have taken place in state-chartered financial institutions. Sixteen (16) banks were declared insolvent; subsequently closed, and the Federal Deposit Insurance Corporation was named as receiver. Five (5) new charters were granted. Also, twenty-seven (27) branch banks were granted approval, some to assume the deposit liability and purchase the failed bank's assets. One (1) bank was converted from a national bank to a state-chartered bank, and nine (9) bank mergers were effected. Finally, three (3) credit unions were closed and merged, and three (3) savings and loan associations were closed with the Federal Savings and Loan Insurance Corporation named as receiver.

The State Banking Department performed 209 commercial bank examinations, 88 bank visitations, 6 trust examinations and 38 credit union examinations during the 88-89 fiscal year. Numerous investigations were initiated and completed as a result of citizens complaints and/or inquiries.

OKLAHOMA STATE BANKING DEPARTMENT

The Honorable Henry Bellmon
Governor of the State of Oklahoma
State Capitol Building
Oklahoma City, Oklahoma

The mission of the State Banking Department for the upcoming fiscal year is to utilize the authority vested by law as well as its personnel, staff and resources to insure that sound financial practices are in place in the state's financial institutions and to insure that financial services are available to meet public demand and foster economic growth. The Department will continue its policy of being an advocate of banking and seeking every means available to improve those financial institutions found to be in need of assistance.

The goals for the upcoming fiscal year are dictated by demands of the financial industry environment and priorities established to regulate and supervise in that environment. The present goals of the Department are as follows:

- -to restructure the Department to enable the staff to function more efficiently to carry out the task as described in the mission statement;
- -to improve the examination process through the continuance of an intense education and training program;
- -to continue an examination and visitation schedule designed to monitor the quality of the state's financial institutions.
- -to improve the off-site monitoring and analysis of the state's financial institutions designed to detect weaknesses as they develop;
- -to improve the communication network between the Department and the financial institutions within its jurisdiction of supervision;
- -to better communicate to the state's bankers opportunities available through recent legislation and other governmental agencies which will enable their banks to better support the Governor's Economic Development Program;
- -to prepare for the impact of regional and interstate banking in anticipation of the passage of proposed legislation; and
- -to achieve accreditation from the Conference of State Bank Supervisors thus strengthening the Department through self-evaluation and self-improvement.

The personnel and staff of the State Bank Department are pledged to the accomplishment of the goals as stated and are dedicated to the fulfillment of the mission of the Department.

Respectfully,

Wayne Osborn

Wayne Osborn
Commissioner

PERSONNEL
1989

Bank Commissioner
Wayne H. Osborn

Attorney
Paul R. Foster

Budget Director
Terry L. Bruce

Executive Secretaries
Shirley J. Hughes
Doris Gordon

Supervisory Examiners II
Charles R. Griffith
Donald R. Thrower

Senior Examiners II
Prentice T. Henley
James R. Herring
Joe R. Moore
Carter R. Mathews
Kathy J. Ward

Senior Assistant Examiner II
James J. Bredenger
Michael A. Pinkston
Kenneth W. Thomas Jr.

Assistant Examiners II
Roger L. Brock
Deloris A. Finley
Mark W. Heinrich
Doyle L. Jones
Doug A. Redelfs
Bernard L. Tomlin
Cynthia J. Ulrey
Bryan L. Wynne

Examiner Trainees
R. Kurt Blair
Antonio G. Gibson
Edward G. Stanton II
Grover G. Wheeler IV

Deputy Commissioner
Patti C. Murdock

Administrative Officer
Betty Jo Johnson

Review Examiner
Sherbie L. Kiffin

Legal Secretary
Ilene SF Martzen

Account Clerk II
Carolyn M. Wilson

Supervisory Examiners I
Randall J. Brooks
James L. Burns

Senior Examiners I
Jeffrey K. Bagby
Guy J. Cable
Joan Fenton
Jay L. Fox

Senior Assistant Examiners I
J. Craig Blair
Daryl A. Jones
Lance E. Lassiter
Rickey J. Nelson
K. Paul Qualls
Terry L. Seidle
Robyn R. Swanson

Assistant Examiners I
Wayne R. Arbuthnot
David Hedges
Gregg A. Long
Steven R. Wallace
Randy K. Willard

FUNCTIONS OF
THE STATE BANKING DEPARTMENT

Exercise general supervision of all State-chartered banks, savings and loan associations, credit union and trust companies in the interest of maintaining a sound system of financial institutions and the security of funds held as deposits.

Examine State-chartered institutions, issue orders and promulgate rules and regulations to prevent institutions from engaging in unsafe and unsound practices.

Charter new institutions under the jurisdiction of the Department after conducting investigations and holding public adversary hearings.

Supervise various aspects of the management of institutions under the jurisdiction of the Department, including:

- exercise of trust powers
- abandonment of trust powers
- relocation of main office or branch
- establishment of an extended facility or branch
- increase or decrease of capital stock
- change in number and par value of capital stock
- change in name of institution
- formation of pooled trust funds
- issuance of capital debentures
- establishment of branches of savings and loan associations
- enlargement of scope of membership of credit unions
- accounting practices employed
- valuation of various types of assets
- maintenance of adequate insurance
- mergers, conversions
- enforcement of Banking Code provisions
- adoption of necessary internal policies
- internal control procedures employed
- truthfulness of advertisings

Require reports of condition of each institution under jurisdiction of the Department to be published in local newspapers.

License money orders issuers.

Register "Perpetual Care Cemeteries."

Conduct liquidations.

STATE BANKING DEPARTMENT

WAYNE OSBORN, Bank Commissioner

Banking Board
Wayne Osborn, Chairman
John T. Hannah, Member
Murlin Derebery, Member
Loretta Y. Jackson, Member
Doug Tippens, Member
Jarrett K. Parker, Member

Savings & Loan Board
Wayne Osborn, Chairman
Clay Clinesmith, Member
G. H. "Hal" Stout, Member
Frank Olney, Member
Harley E. Mangels, Member

Credit Union Board
Wayne Osborn, Chairman
Jack D. McCurdy, Member
Ron Walker, Member
Ernest L. Chastain Jr., Member
Doug Gierhart, Member

	Banks	Trust Companies	Savings & Loan Associations	Credit Unions	Money Order Licensees	Perpetual Care Cemeteries
No.	260	7	9	41	12	26
Detached Facilities	100	0	0	0	0	0
Branches	Pending 0 Opened 100	13	28	32	1,369 Agencies	0

COMPARATIVE STATEMENT OF RECEIPTS & EXPENSES
of the
STATE BANKING DEPARTMENT

RECEIPTS	Fiscal 1988–89	Fiscal 1987–88	Fiscal 1986–87	Fiscal 1985–86	Fiscal 1984–85	Fiscal 1983–84
Banks & Trust Assessments	$2,029,007.	$2,112,162.	$1,981,329.	$1,698,148.	$1,697,474.	$1,501,033.
Savings & Loans	71.	60.	-0-.	17,625.	24,300.	8,574.
Credit Unions	211,035.	199,034.	182,675.	157,472.	149,876.	130,262.
Charters, Branch & Detach Facilities	40,000.	12,200.	14,000.	23,100.	16,550.	64,500.
Money Orders	14,772.	11,950.	22,150.	9,850.	14,760.	10,870.
Perpetual Care	0.	-0-.	-0-.	10.	135.	95.
Miscellaneous	16,136.	24,237.	10,470.	10,516.	7,488.	12,277.
TOTAL RECEIPTS	2,311,021.	$2,359,644.	$2,210,624.	$1,916,721.	$1,910,533.	$1,727,611.
EXPENSES						
Salaries, longevity & professional	$1,655,055.	$1,530,801.	$1,537,961.	$1,380,924.	$1,121,878.	$1,072,545.
Travel	256,754.	245,887.	253,317.	195,554.	160,832.	153,372.
Rent-Office space and equipment	39,799.	39,838.	42,445.	45,404.	45,726.	46,717.
All Other	143,563.	116,800.	68,514.	96,871.	59,350.	70,584.
TOTAL EXPENSES	$2,095,171.	$1,933,327.	$1,903,237.	$1,718,753.	$1,387,786.	$1,343,218.
RECEIPTS IN EXCESS OF EXPENSES	**$ 215,850.**	**$ 426,317.**	**$ 307,387.**	**$ 197,968.**	**$ 522,747.**	**$ 384,393.**

COMPARATIVE STATEMENT OF ASSETS
OF
BANKS, SAVINGS & LOAN ASSOCIATIONS, CREDIT UNIONS AND
TRUST COMPANIES UNDER THE SUPERVISION OF THE STATE BANKING DEPARTMENT

Year	BANKS Total Assets as of June 30	SAVINGS & LOAN ASSOCIATIONS Total Assets as of June 30	CREDIT UNIONS Total Assets as of June 30	TRUST COMPANIES Total Assets as of June 30
	(hundreds omitted)			
1974	2,941,826,	717,698,	221,048,	27,487,
1975	3,369,043,	481,000,	267,890,	32,411,
1976	3,765,537,	571,122,	327,173,	39,173,
1977	4,356,868,	705,319,	411,380,	43,385,
1978	5,066,239,	840,821,	479,931,	42,905,
1979	5,869,739,	969,063,	511,751,	75,137,
1980	6,917,405,	1,100,324,	607,280,	109,474,
1981	8,277,104,	936,642,	648,976,	125,510,
1982	9,674,422,	962,810,	789,485,	147,395,
1983	10,547,000,	688,477,	938,592,	164,787,
1984	11,273,425,	1,000,592,	1,112,943,	171,726,
1985	11,534,083,	852,259,	1,119,512,	120,056,
1986	11,147,594,	1,006,983,	1,278,265,	131,838,
1987	10,782,906,	1,084,438,	1,713,417,	112,040,
1988	10,386,103,	1,231,331,	1,890,650,	94,289,
1989	10,777,961,	1,216,923,	1,973,929,	71,762,

BANK DIVISION
STATE BANKING DEPARTMENT
STATE OF OKLAHOMA

STATE BANKING BOARD
(As of June, 1989)

WAYNE OSBORN
Chairman
State Bank Commissioner
Oklahoma City
(Term expires January 1, 1990)

JOHN T. HANNAH
Chairman of the Board
City Bank
Muskogee
(Term expires June 1, 1990)

DOUG TIPPENS
Executive Vice President
American Heritage Bank
El Reno
(Term expires June 1, 1993)

MURLIN DEREBERY
President & Chairman
First State Bank & Trust Co.
Shawnee
(Term expires June 1, 1991)

LORETTA Y. JACKSON
Lay Member
Chickasha
(Term expires June 1, 1994)

JARRETT K. PARKER
President & Chairman
Cleo State Bank
Cleo Springs
(Term expires June 1, 1995)

STATE CHARTERED BANKS
STATE OF OKLAHOMA
As of June 30, 1989

Location	Name of Bank
Ada	Citizens Bank & Trust Company of Ada
Ada	Oklahoma State Bank, Ada, Oklahoma
Adair	Adair State Bank
Alien	Farmers State Bank
Altus	First State Bank of Altus
Alva	Alva State Bank & Trust Company
Anadarko	Anadarko Bank & Trust Company
Anadarko	First State Bank
Antlers	Farmers Exchange Bank
Apache	First Bank of Apache
Arapaho	Custer County State Bank
Ardmore	Lincoln Bank & Trust Company
Arnett	Farmers and Merchants Bank
Atoka	The Atoka State Bank
Barnsdall	Barnsdall State Bank
Beaver	The Bank of Beaver City
Beaver	The First Security Bank
Beggs	The Bank of Beggs
Binger	The Community Bank
Bixby	Citizens Security Bank & Trust Company
Blackwell	Security Bank and Trust Company
Blair	Peoples State Bank
Boise City	The First State Bank
Bokchito	The First State Bank
Boswell	Boswell State Bank
Bristow	Community Bank
Britton	First Enterprize Bank
Broken Arrow	Arkansas Valley State Bank
Broken Arrow	Metro Bank of Broken Arrow
Broken Bow	American State Bank
Broken Bow	1st Bank & Trust
Buffalo	Oklahoma State Bank
Burns Flat	Washita State Bank
Camargo	The First State Bank
Canton	Community State Bank of Canton
Canute	First State Bank
Carnegie	The Farmers Bank
Carney	The Carney State Bank
Cashion	Community State Bank
Catoosa	1st Bank of Catoosa
Cement	Cement Bank
Chattanooga	The First Bank of Chattanooga
Chelsea	Bank of Chelsea
Cherokee	Alfalfa County Bank
Cherokee	Farmers Exchange Bank
Cheyenne	Security State Bank
Chickasha	Chickasha Bank & Trust Company
Choctaw	Choctaw State Bank
Chouteau	Bank of Commerce
Claremore	Bank of Oklahoma, Claremore
Claremore	Peoples State Bank

Location	Name of Bank
Claremore	Rogers County Bank
*Clayton	Clayton State Bank
Cleo Springs	Cleo State Bank
Cleveland	The Cleveland Bank
Clinton	Oklahoma Bank and Trust Company
Collinsville	American Exchange Bank
Commerce	First State Bank of Commerce
Covington	First State Bank
Crescent	The Bank of Crescent
Crescent	Farmers & Merchants Bank
*Cushing	Bank of Cushing and Trust Co.
Cyril	Cyril State Bank
Davidson	First State Bank of Davidson
Del City	United Bank of Del City
Depew	Central Oklahoma Bank
Drummond	Bank of Drummond
Duke	Farmers and Merchants Bank
Duncan	First Bank & Trust Co.
Durant	The Durant Bank & Trust Company
Edmond	American Bank and Trust
Edmond	First Oklahoma Bank & Trust Co.
*Edmond	Citizens Bank of Edmond
Elgin	Bank of Elgin
Elk City	Bank of Western Oklahoma
Elmore City	First State Bank
*El Reno	American Heritage Bank
Enid	Northwest Bank of Enid
Erick	First American Bank
*Fairfax	First State Bank
Fort Cobb	Washita Valley Bank
Fort Gibson	Fort Gibson State Bank
Fort Gibson	First Bank & Trust Co. of Fort Gibson
Freedom	The Freedom State Bank
*Garber	Bank of Garber
Glencoe	Glencoe State Bank
Goltry	First State Bank
Gould	First State Bank
Grandfield	First State Bank
Grove	Bank of Oklahoma, Grove
Guthrie	First Capital Bank
Guymon	Bank of the Panhandle

Location	Name of Bank
Harrah	First State Bank
Haskell	The First Bank of Haskell
Healdton	Bank of Healdton
Henryetta	American Exchange Bank
Hinton	First State Bank
Hobart	Home State Bank
Hollis	The First State Bank and Trust Company
Hopeton	Hopeton State Bank
Hulbert	First State Bank
Hydro	Bank of Hydro
Idabel	First State Bank
Inola	Bank of Inola
Jay	Delaware County Bank
Jones	First State Bank
Ketchum	The First State Bank
Keyes	The First State Bank
Kingfisher	Kingfisher Bank and Trust Co.
Kremlin	Bank of Kremlin
Lamont	The State Exchange Bank
Langley	Bank of the Lakes
Lawton	Citizens Bank
Lawton	Security Bank & Trust Company
Lexington	First State Bank
Lindsay	American Exchange Bank
Locust Grove	Bank of Locust Grove
Lone Grove	First Community Bank and Trust Co.
Lone Wolf	First State Bank
Mangum	The Guarantee State Bank
Mannford	Mannford State Bank
Marietta	Bank of Love County
*Marietta	Firstbank of Marietta
Marshall	Bank of Marshall
Maysville	Farmers & Merchants Bank
McLoud	The Bank of Commerce
*Medford	Grant County Bank
*Meeker	Bank of Meeker
Meno	Meno Guaranty Bank
Miami	Bank of Miami
Miami	Security Bank and Trust Company
Minco	The First American Bank of Minco
Mooreland	First State Bank of Mooreland
Morris	Morris State Bank
Morrison	Citizens State Bank

Location	Name of Bank
Muldrow	Sequoyah State Bank of Muldrow
Mulhall	Oklahoma State Bank
Muskogee	Commercial Bank & Trust Company
Mustang	The First Mustang State Bank
Nicoma Park	Park State Bank
Noble	First State Bank
Norman	Republic Bank of Norman
Norman	United Bank & Trust Co.
Okarche	First Bank of Okarche
Okeene	State Guaranty Bank
Okemah	The Citizens State Bank
Oklahoma City	American Bank of Commerce
Oklahoma City	BancFirst
Oklahoma City	Bankers Bank
Oklahoma City	Capitol Bank & Trust Company
Oklahoma City	Central Bank of Oklahoma City
Oklahoma City	City Bank & Trust
Oklahoma City	Community Bank (Warr Acres)
Oklahoma City	First Security Bank and Trust Company
Oklahoma City	Founders Bank & Trust Company
Oklahoma City	Friendly Bank of Oklahoma City
Oklahoma City	Frontier State Bank
Oklahoma City	Grant Square Bank and Trust Company
Oklahoma City	Guaranty Bank & Trust Co.
Oklahoma City	Memorial Bank
Oklahoma City	Nichols Hills Bank
Oklahoma City	Northwest Bank
Oklahoma City	Southwestern Bank & Trust Company
Oklahoma City	The Oklahoma Bank
Oklahoma City	Union Bank and Trust Company
*Oklahoma City	Will Rogers Bank and Trust Company
Oklahoma City	City Bank, Wilshire
Oologah	Lakeside State Bank
Owasso	First Bank of Owasso
Owasso	Liberty Bank of Owasso
Perkins	Payne County Bank
Perry	Exchange Bank and Trust Company
Picher	First State Bank
Piedmont	F&M Bank of Piedmont
Ponca City	Pioneer Bank and Trust
Ponca City	Security Bank & Trust Company of Ponca City, Okla.
Pond Creek	The First State Bank
Poteau	Poteau State Bank
Pryor	Bank of Oklahoma, Pryor
Purcell	First American Bank and Trust Company
Quapaw	The Bank of Quapaw
Quinton	The Farmers State Bank
Ringling	Ringling State Bank
Rocky	The State Bank of Rocky

Location	Name of Bank
Roff	Pontotoc County Bank
Ryan	The First State Bank
Ryan	Peoples Bank and Trust Company
Salina	Lakeside Bank of Salina
Sand Springs	Bank of Oklahoma, Sand Springs
Sentinel	Southwest State Bank
Shawnee	First State Bank & Trust Company of Shawnee
Shidler	Community Bank
Skiatook	The Exchange Bank
Snyder	Bank of the Wichitas
Spencer	The Spencer State Bank
Spiro	Spiro State Bank
Stilwell	Bank of Commerce
Stonewall	First American Bank
Stratford	First American Bank
Stroud	The First State Bank
Sulphur	Sulphur Community Bank
Tahlequah	First Bank & Trust Co.
Tahlequah	First State Bank
Tahlequah	The Liberty State Bank of Tahlequah, Oklahoma
Taloga	Dewey County State Bank
Tecumseh	Republic Bank of Tecumseh
*Temple	First State Bank in Temple
Thomas	The Bank of the West
Tishomingo	Bank of Johnston County
Tonkawa	The Service Bank of Tonkawa
Tryon	Farmers & Merchants Bank
Tulsa	American Bank of Tulsa
Tulsa	American State Bank
Tulsa	Bank of Oklahoma, Boulder Park
Tulsa	Bank of Oklahoma, City Plaza
Tulsa	Bank of Oklahoma, Mercantile Center
Tulsa	Bank of Oklahoma, Southwest Tulsa
Tulsa	Bank of Tulsa
Tulsa	Brookside State Bank
Tulsa	Citizens Bank of Tulsa
Tulsa	Commercial Bank & Trust Co.
Tulsa	Community Bank & Trust Company
Tulsa	The F & M Bank & Trust Company
*Tulsa	North Side State Bank
Tulsa	Peoples State Bank, Tulsa, Oklahoma
Tulsa	Security Bank
Tulsa	Woodland Bank

Location	Name of Bank
Tuttle	The Bank of Tuttle
Union City	The Bank of Union
Valliant	First State Bank
Velma	Citizens' Bank
Verden	The Bank of Verden
Vian	Vian State Bank
Vici	Bank of Vici
Vinita	Oklahoma State Bank & Trust Company
Wagoner	The American Bank
Wagoner	First Bank and Trust Company
Wakita	Citizens Bank of Wakita
Walters	Walters Bank and Trust Company
Watonga	First State Bank
Watonga	Watonga State Bank
Waukomis	Cimarron Bank
Waynoka	First State Bank
*Weatherford	United Community Bank
Webbers Falls	Lake Country Bank
Welch	Welch State Bank
Wellston	The Wellston State Bank
Westville	Peoples Bank
*Wetumka	Bank of Commerce
Wewoka	Security State Bank
Wilburton	Latimer State Bank
Wilburton	Wilburton State Bank
Wilson	The Bank of Wilson
Wister	The First State Bank
*Woodward	The Bank of Woodward
Woodward	The Stock Exchange Bank
Wyandotte	Bank of Wyandotte
Wynnewood	The State Bank of Wynnewood
Yale	First Bank and Trust Company
Yukon	Canadian State Bank

*Denotes Federal Reserve Member Banks

ALL STATE-CHARTERED BANKS IN OKLAHOMA ARE INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION.

CITY	MAIN BANK	BRANCH LOCATION	DATE
Anadarko	First State Bank	Gracemont	88–11–10
Atoka	The Atoka State Bank	*Atoka, (formerly First City Bank Hwy 69)	87–02–12
Beaver	The Bank of Beaver City	Turpin	84–10–12
Binger	The Community Bank	Eakly	84–09–17
Bixby	Citizens Security Bank	Bixby, 11402 S. Memorial	
Broken Bow	1st Bank & Trust	Wright City	
Buffalo	Oklahoma State Bank	Gage (Merger)	88–05–20
Cashion	Cashion Community Bank	Dover	84–04–02
Cleo Springs	Cleo State Bank	*Jet	85–10–18
Cleo Springs	Cleo State Bank	Carmen	
Collinsville	American Exchange Bank	Skiatook	
Duncan	First Bank & Trust Company	Duncan, 1620 Plato Road	85–01–04
Durant	Durant Bank & Trust Company	Calera	85–01–21
Edmond	First Oklahoma Bank & Trust Company	Edmond, 901 W. Edmond Road	84–03–22
Fairfax	First State Bank	Ralston	84–10–19
Harrah	First State Bank	*Davenport	87–08–06
Harrah	First State Bank	Seminole	88–09–29
Hinton	First State Bank	*Blanchard	
Hobart	Home State Bank	*Dill City	85–11–21
Hollis	The First State Bank & Trust Company	*Eldorado	88–12–15
Hollis	The First State Bank & Trust Company	Olustee	84–02–02
Hydro	Bank of Hydro	Eakly	84–02–06
Idabel	First State Bank	Idabel, 215 S. Central	
Ketchum	The First State Bank	Disney	84–06–15
Langley	Bank of the Lakes	Bernice	84–07–02
Lawton	Citizens Bank	Lawton, Box 10, Central Mall	84–07–02
Mangum	The Guarantee State Bank	*Willow	
Marietta	Firstbank of Marietta	Thackerville	84–09–17
Maysville	Farmers and Merchants	*Granite	87–07–30
Maysville	Farmers and Merchants	*Rush Springs	
Miami	Security Bank & Trust Company	*Afton	
Miami	Security Bank & Trust Company	Miami, 2201 N. Main	
Mulhall	Oklahoma State Bank	*Coyle	
Mulhall	Oklahoma State Bank	Edmond, 6770 Coltrane	84–08–22
Muskogee	Commercial Bank & Trust Co.	Muskogee, at York & Hancock	85–11–18
Norman	United Bank and Trust Co. of Norman	Norman, 2122 W. Main	84–01–07
Oklahoma City	BancFirst	Glenpool (formerly a branch of Sand Springs)	86–12–30
Oklahoma City	BancFirst	Guthrie (formerly First National Bank)	89–04–01
Oklahoma City	BancFirst	Hugo (formerly Citizens State Bank of)	89–04–01
Oklahoma City	BancFirst	Kingston (formerly w/Madill Natl. Bank)	89–04–01
Oklahoma City	BancFirst	Konawa (formerly Oklahoma State Bank of)	89–04–01

Oklahoma City	BancFirst	Madill (formerly First National Bank of)	89–04–01
Oklahoma City	BancFirst	McAlester (formerly American Bank of Com.)	89–04–01
Oklahoma City	BancFirst	Muskogee (formerly City Bank of Muskogee)	89–04–01
Oklahoma City	BancFirst	Prague (formerly First National Bank)	89–04–01
Oklahoma City	BancFirst	Sand Springs, (102 W. 41st)	89–04–01
Oklahoma City	BancFirst	Sand Springs, (1st Bank, 301 E. 2nd)	89–04–01
Oklahoma City	BancFirst	Seminole (First National, 2nd & Broadway)	89–04–01
Oklahoma City	BancFirst	Seminole, 1500 N. Milt Phillips	89–04–01
Oklahoma City	BancFirst	Shawnee (formerly Federal National Bank)	89–04–01
Oklahoma City	BancFirst	Shawnee, 10th & Broadway (Branch of Fed)	89–04–01
Oklahoma City	BancFirst	Shawnee, Federal/Harrison (Branch of Fed)	89–04–01
Oklahoma City	BancFirst	Shawnee, Kickapoo/MacArthur (Branch Fed)	89–04–01
Oklahoma City	BancFirst	Stillwater (formerly First National Bank)	89–04–01
Oklahoma City	BancFirst	Sulphur (formerly First Okla. Bank & Tr.)	89–04–01
Oklahoma City	BancFirst	Tecumseh	89–04–01
Oklahoma City	Capitol Bank & Trust Company	Oklahoma City, 7301 S. Western	85–01–07
Oklahoma City	Central Bank of Oklahoma City	Newcastle	
Oklahoma City	Central Bank of Oklahoma City	Oklahoma City, (Allied Bank 3800 N. May)	89–04–13
Oklahoma City	Central Bank of Oklahoma City	Oklahoma City, 2410 Shepherd Mall	
Oklahoma City	City Bank Wilshire	Oklahoma City, 12219 MacArthur	84–05–14
Oklahoma City	Community Bank	Midwest City (formerly Security Bank of MWC)	88–05–30
Oklahoma City	First Enterprise Bank	Oklahoma City, 3801 N.W. 122	85–08–30
Oklahoma City	Founders Bank & Trust Co.	Oklahoma City, 9520 N. May Ave. (Commerce)	85–04–01
Oklahoma City	Friendly Bank of Oklahoma City	Oklahoma City, 7401 S. Walker	
Oklahoma City	Guaranty Bank & Trust Co.	Oklahoma City, 6809 N. Meridian	84–06–26
Oklahoma City	The Oklahoma Bank (formerly United Okla.)	Oklahoma City, 9400 N. Bdwy. (Century Bank)	89–06–01
Oklahoma City	Union Bank & Trust Company	Oklahoma City, 3030 N.W. Expressway	84–02–26

CITY	MAIN BANK	BRANCH LOCATION	DATE
Owasso	First Bank of Owasso	Owasso, 11550 N. Garnett Road	
Ponca City	Security Bank and Trust Company	Ponca City, 2nd & Central	
Ponca City	Security Bank and Trust Company	Ponca City, 3001 N. 14th St.	84–05–14
Ponca City	Security Bank and Trust Company	Ponca City, 3rd & Grand Ave.	
Ponca City	Pioneer Bank & Trust	Ponca City, Highway 60 & Bridge Ave.	84–08–01
Quinton	The Farmers State Bank	Red Oak	83–12–17
Roff	Pontotoc County Bank	Byng	84–06–04
Sand Springs	First Bank and Trust Company	Sand Springs, 102 W. 41st	84–04–02
Shawnee	First State Bank and Trust Company	Shawnee, Bethel Road	83–10–31
Shidler	Community Bank	*Braman	
Shidler	Community Bank	Kaw City	83–10–04
Skiatook	The Exchange Bank	Sperry	84–10–01
Spencer	The Spencer State Bank	Spencer, 8001 N. E. 23rd St.	
Spiro	Spiro State Bank	*Talihina, (formerly First State Bank Talihina)	88–09–22
Thomas	The Bank of Thomas	*Clinton, (formerly Citizens Natl. Bank)	88–01–27
Tulsa	American State Bank	*Oklahoma City, (Med. Center 1300 N. Lottie)	88–10–27
Tulsa	Bank of Oklahoma, City Plaza	Tulsa, 31st & Garnett	84–07–23
Tulsa	Bank of Oklahoma, Lewis Center	Tulsa, 15th & Boston	
Tulsa	Bank of Oklahoma, Lewis Center	Tulsa, 21st & Atlanta	
Tulsa	Brookside State Bank	*Bixby, (formerly Town & County Bank)	88–09–15
Tulsa	Citizens Bank of Tulsa	*Tulsa, 9430-AE 51st St.	
Tulsa	Commercial Bank & Trust Co.	Tulsa, 5780 S. Peoria	
Tulsa	Community Bank and Trust	Tulsa, 5780 S. Peoria (CLOSED)	84–04–05
Tulsa	Peoples State Bank	Tulsa, 2303 E. 3rd	
Tulsa	The F & M Bank & Trust Company	Tulsa, 1700 S. Sheridan	
Tulsa	The F & M Bank & Trust Company	*Tulsa, 8110 S. Memorial (1st Memorial Bank)	89–01–01
Tuttle	The Bank of Tuttle	Newcastle	
Vian	Vian State Bank	Gore	83–12–12
Vian	Vian State Bank	*Warner (formerly Security Bank of Warner)	88–07–14
Wagoner	First Bank & Trust Company	*Luther	
Webbers Falls	Lake Country Bank	Gore	83–10–13
Westville	Peoples Bank	West Siloam Springs	83–12–12

* Denotes Emergency Application to take over closed banks.

CHANGE IN NUMBER OF STATE BANKS FROM JUNE 30, 1988 TO JUNE 30, 1989

Total number of state banks as of June 30, 1988	279
New banks opened	5
Conversion of national banks to state banks	1
Conversion of state banks to national banks (by merger)	3
Mergers	6
Banks closed	16
Total number of state banks as of June 30, 1989	260

CHARTER APPLICATIONS

*Number of applications filed (June 30, 1988 to June 30, 1989)	5
Applications withdrawn	0
Number of charter hearings conducted	0
Charters approved	5
Charters denied	0
Decisions appealed	0
Applications pending	0

*Emergency charters. (1) Denova Charter

OKLAHOMA STATE BANKS CLOSED FROM JUNE 30, 1988 TO JUNE 30, 1989.

1.	The Security Bank, Warner	7–14–88
2.	Union Bank and Trust, Bartlesville	7–21–88
3.	Citizens State Bank, Maud	8–18–88
4.	American Bank and Trust Company, Muskogee	9–1–88
5.	Town and County Bank, Bixby	9–15–88
6.	The First State Bank in Talihina	9–22–88
7.	Security State Bank, Commanche	9–22–88
8.	First State Bank, Seminole	9–29–88
9.	Medical Center State Bank, Oklahoma City	10–27–88
10.	Bank of the Northwest, Woodward	11–10–88
11.	Waukomis State Bank, Waukomis	12–8–88
12.	First Bank & Trust Company, Duncan	12–8–88
13.	First Southwest Bank, Eldorado	12–15–88
14.	Rollings Hills State Bank, Piedmont	1–12–89
15.	Harvard Bank, Tulsa	3–30–89
16.	The First State Bank, Forgan	5–31–89

NEW BANKS OPENED FROM JUNE 30, 1988 TO JUNE 30, 1989

1.	Cimmarron Bank, Waukomis	12–8–88
2.	First Bank & Trust Co., Duncan	12–8–88
3.	Bank of Miami, Miami	12–9–88
4.	F & M Bank of Piedmont, Piedmont	1–12–89
5.	BancFirst, Oklahoma City	4–1–89

BANK MERGERS FROM 6–30–88 to 6–30–89

1.	Bank of Oklahoma, Grove, into BOK, Tulsa N.A.	8–1–88
2.	Bank of Commerce, Jenks, into Security National, Coweta	12–31–88
3.	United Bank, Tulsa, into Fourth National Bank & Trust, Tulsa	2–15–89
4.	The Citizens State Bank of Hugo, into BancFirst, Oklahoma City	4–1–89
5.	Oklahoma State Bank, Konawa, into BancFirst, Oklahoma City	4–1–89
6.	American Bank of Commerce, McAlester, into BancFirst, Oklahoma City	4–1–89
7.	City Bank, Muskogee, into BancFirst, Oklahoma City	4–1–89
8.	First Bank & Trust Co., Sand Springs, into BancFirst, Okla. City	4–1–89
9.	First Oklahoma Bank & Trust, Sulphur, into BancFirst, Okla. City	4–1–89

NAME CHANGES

None

BANK CONVERSIONS 6–30–88 to 6–30–89

1. Memorial Bank N.A., to Memorial Bank, Oklahoma City

DETACHED FACILITIES APPROVED 6–30–88 to 6–30–89

1.	BancFirst, Oklahoma City,	at 224 W. Oklahoma, Guthrie	4–1–89
2.	" "	at 110 N. Second, Guthrie	4–1–89
3.	" "	201 E. Jackson, Hugo	4–1–89
4.	" "	at 438 E. Carl Albert Parkway, McAlester	4–1–89
5.	" "	301 N. Broadway, Shawnee	4–1–89
6.	" "	124 W. 8th, Stillwater	4–1–89
7.	" "	117 W. 8th, Stillwater	4–1–89
8.	" "	1020 W. 2nd., Sulphur	4–1–89

BANK MOVES: 6–30–88 to 6–30–89

Memorial Bank, Oklahoma City from 732 N.E. 135th St.
to 700 East Memorial, Oklahoma City, OK 5–16–89

CREDIT UNION MERGERS 6–30–88 to 6–30–89

Goodyear–Lawton Credit Union, Lawton, into Communication Credit Union	12–31–88
TRW Reda Employees Cr. Un., Bartlesville into 66 FCU, Bartlesville	10–7–88
First State Credit Union, Okla. City, into Weokie Cr. Un., Oklahoma City	5–11–89

SAVINGS AND LOAN ASSOCIATIONS CLOSED 6–30–88 TO 6–30–89

Heritage Savings & Loan, Elk City, Ok.	8–31–88
The Duncan Savings & Loan, Duncan	3–16–89
Crossroads Savings and Loan, Checota	3–30–89

TRUST COMPANIES

None

CONSOLIDATED STATEMENT

Condition of Oklahoma State Banks at the close of business, December 31, 1988

Number of Banks Reporting—266 — Hundreds Omitted

ASSETS

Cash and Due from Banks	$ 900,750
Securities	3,217,912
Federal Funds Sold	481,075
Loans—Net	5,131,727
Assets Held Trading Accounts	11
Bank Premises—F&F	184,275
Other Real Estate Owned	193,590
Investments Uncon. Subsidiaries	3,708
Customer's Acceptance Outstanding	–0–
Intangible Assets	6,911
Other Assets	184,685
Losses Deferred Pursuant to 12 U.S.C. 1823(j)	1,372
TOTAL ASSETS	$10,306,016

LIABILITIES

DEPOSITS	
Noninterest-Bearing Deposits	$ 1,495,816
Interest-Bearing Accounts	7,806,002
TOTAL DEPOSITS	$9,301,818
Federal Funds Purchased	$ 52,546
Demand U.S. Treasury	8,638
Other Borrowed Money	12,092
Mortgage Indebtedness for Capitalized Leases	4,406
Bank's Liability Acceptances Outstanding	3
Subordinated Notes and Debentures	2,906
Other Liabilities	86,916
TOTAL LIABILITIES	$ 9,469,325
Limited–Life Preferred Stock	$ 130

EQUITY CAPITAL

Preferred Stock	$ 5,289
Common Stock	169,738
Surplus	291,846
Undivided Profits	368,316
TOTAL EQUITY CAPITAL	835,189
Losses Deferred Pursuant to 12 U.S.C. 1823(j)	1,372
TOTAL LIABILITIES, PREFERRED STOCK AND EQUITY CAPITAL	$10,306,016

	12–31–88	12–31–87	12–31–86
Percentage of Total Capital to Total Assets	8.10%	7.76%	7.48%
Percentage of Total Capital to Total Deposits	8.98%	8.56%	8.28%
Percentage of Total Loans to Total Deposits	55.17%	56.45%	58.85%
Percentage of Cash Reserves to Total Deposits	9.68%	10.71%	11.63%

CONSOLIDATED STATEMENT

Condition of Oklahoma State Banks at the close of business, June 30, 1989

Number of Banks Reporting—260

	Hundreds Omitted
ASSETS	
Cash and Due from Banks	$ 856,013
Securities	3,506,501
Federal Funds Sold	590,684
Loans—Net	5,214,179
Assets Held Trading Accounts	5,101
Bank Premises—F&F	194,103
Other Real Estate Owned	201,364
Investments Uncon. Subsidiaries	3,159
Customers' Acceptance Outstanding	–0–
Intangible Assets	8,582
Other Assets	196,676
Losses Deferred Pursuant to 12 U.S.C 1823(j)	1,599
TOTAL ASSETS	$10,777,961
LIABILITIES	
DEPOSITS	
Noninterest-Bearing Deposits	$1,548,998
Interest-Bearing Accounts	8,134,564
TOTAL DEPOSITS	$9,683,562
Federal Funds Purchased	$ 64,257
Demand U.S. Treasury	12,911
Other Borrowed Money	6,758
Mortgage Indebtedness for Capitalized Leases	4,115
Bank's Liability Acceptances Outstanding	3
Subordinated Notes and Debentures	2,607
Other Liabilities	101,487
TOTAL LIABILITIES	$ 9,875,700
Limited-Life Preferred Stock	130
EQUITY CAPITAL	
Preferred Stock	$ 5,289
Common Stock	166,615
Surplus	319,265
Undivided Profits	409,363
TOTAL EQUITY CAPITAL	$ 900,532
Losses Deferred Pursuant to 12 U.S.C 1823(j)	1,599
TOTAL LIABILITIES, PREFERRED STOCK AND EQUITY CAPITAL	$10,777,961

	6–30–89	6–30–88	6–30–87
Percentage of Total Capital to Total Assets	8.36%	7.95%	7.70%
Percentage of Total Capital to Total Deposits	9.30%	8.79%	8.49%
Percentage of Total Loans to Total Deposits	53.85%	54.48%	56.16%
Percentage of Cash Reserves to Total Deposits	8.84%	10.22%	11.30%

TRUST COMPANY DIVISION
STATE BANKING DEPARTMENT
STATE OF OKLAHOMA

STATE BANKING BOARD
(As of June 30, 1989)

WAYNE OSBORN
Chairman
State Bank Commissioner
(Term expires January 1, 1990)

JOHN T. HANNAH
Chairman of the Board
City Bank
Muskogee
(Term expires July 1, 1990)

DOUG TIPPENS
Executive Vice President
American Heritage Bank
El Reno
(Term expires June 1, 1993)

MURLIN DEREBERY
President & Chairman
First State Bank & Trust Co.
Shawnee
(Term expires June 1, 1991)

LORETTA Y. JACKSON
Lay Member
Chickasha
(Term expires June 1, 1994)

JARRETT K. PARKER
Chairman
President
Cleo State Bank
Cleo Springs, Ok.
(Term expires June 1, 1995)

TRUST COMPANIES

Albright Title & Trust Company (2) Branches ..... Newkirk
American First Title & Trust Company
(No Branches) ..... Oklahoma City
Investors Trust Company (No Branches) ..... Duncan
Southwest Title & Trust Co., Inc. (7) Branches ..... Oklahoma City
The Trust Company of Oklahoma (2) Branches .....Oklahoma City
BancOklahoma Trust Company (1) Branch ..... Tulsa
Banks of MidAmerica Trust Co. (1) Branch ..... Oklahoma City

CONSOLIDATED STATEMENT

Condition of Oklahoma Trust Companies at the close of business
December 31, 1988

Number of Trust Companies—7

ASSETS

Cash & Due from Banks	9,363
Notes, Loans & Other Receivables	12,994
Stocks, Bonds, Securities & Investments	47,221
Trust Company Premises, Furniture, Fixtures and Other Assets Representing Trust Company Premises	1,451
Other Real Estate	415
Investments in Subsidiaries	1,935
Title Records	150
Other Assets	107
TOTAL ASSETS	73,636

LIABILITIES

Certificates & Other Forms Representing Deposits of Individuals, Partnerships and Corporations	45,595
Certificates & Other Forms Representing Deposits of Government and Political Subdivisions	-0-
Accounts Payable	503
Notes Payable	-0-
Custodial and Escrow Accounts Payable	839
Reserve Provision for Taxes, Interest, Etc.	812
Other Liabilities	486
TOTAL LIABILITIES	48,235

RESERVES ON LOANS & SECURITIES

Reserves for Bad Debts Losses on Loans	313
Reserves for Losses on Securities	-0-
TOTAL RESERVES ON LOANS & SECURITIES	313

CAPITAL ACCOUNTS

Capital Notes and Debentures (Specify Interest & Matruity Each Issue Outstanding)	-0-
Preferred Stock-total Par Value	1,952
Common Stock-Total Par Value	8,020
Surplus	11,777
Undivided Profits	2,429
Reserves for contingencies & other capital reserves including provisions for abstract & title guarantees	910
TOTAL CAPITAL ACCOUNTS	25,088
TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	73,636

CONSOLIDATED STATEMENT

Condition of Oklahoma Trust Companies at the close of business
June 30, 1989

Number of Trust Companies—7	(In Thousands)
ASSETS	
Cash & Due from Banks	$ 9,707
Notes, Loans & Other Receivables	14,776
Stocks, Bonds, Securities & Other Investments	42,716
Trust Company premises, furniture, fixtures and other assets representing trust company premises	1,841
Other Real Estate	406
Investments in subsidiaries	2,021
Title records	150
Other Assets	145
TOTAL ASSETS	$71,762
LIABILITIES	
Certificates & Other Forms representing deposits of individuals, Partnerships and Corporations	$ 42,905
Certificates & Other Forms representing deposits of Government and Political Subdivisions	-0-
Accounts Payable	1,458
Notes Payable	321
Custodial and Escrow Accounts Payable	502
Reserve provision for taxes, interest, etc.	776
Other Liabilities	900
TOTAL LIABILITIES	$ 46,862
RESERVES ON LOANS & SECURITIES	
Reserves for bad debts losses on loans	$ 316
Reserves for losses on securities	-0-
TOTAL RESERVES ON LOANS & SECURITIES	$ 316
CAPITAL ACCOUNTS	
Capital Notes and Debentures (specify interest and maturity on each issue outstanding)	-0-
Preferred stock—total par value	$ 1,724
Common stock—total par value	8,020
Surplus	11,479
Undivided Profits	2,436
Reserves for contingencies and other capital reserve, including provisions for abstracting & title guarantees	925
Treasury Stock	-0-
TOTAL CAPITAL ACCOUNTS	$ 24,584
TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	$71,762

STATE SAVINGS AND LOAN BOARD
(As of June 30, 1989)

WAYNE OSBORN
Chairman
State Bank Commissioner
Oklahoma City

G. H. "HAL" STOUT
President
Duncan Savings & Loan Association
Duncan
*(Term expires April 17, 1989)

FRANK OLNEY
President
American Home Saving & Loan Association
Oklahoma City
*(Term expires April 17, 1989)

CLAY CLINESMITH
President
Fairview Savings & Loan Association
Fairview
*(Term expires April 17, 1987)

HARLEY E. MANGELS
Lay Member
Tulsa
(Term expires April 7, 1992)

*Term Expired

STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS

at Present

Location	Name of Association (8)
CLINTON	Clinton Savings & Loan Association
FAIRVIEW	Fairview Savings & Loan Association
GUTHRIE	Guthrie Savings & Loan Association
LAWTON	First Commercial Savings Bank
OKLAHOMA CITY	American Home Savings & Loan Association
**OKLAHOMA CITY	MidFirst Savings & Loan Association
OKMULGEE	The Okmulgee Savings and Loan Association
STILLWATER	The Stillwater Savings & Loan Association

FOREIGN ASSOCIATIONS WITH RESIDENT AGENTS IN OKLAHOMA:

The Barber County Savings & Loan Association — Medicine Lodge, Kansas

**Indicates insured Stock Association

SAVINGS & LOAN ASSOCIATIONS WITH BRANCHES

GUTHRIE
Guthrie Savings and Loan Association
120 N. Division 73044
Branches: Crescent, 202 S. Grand

LAWTON
First Commercial Bank, S.S.B.
Branches: 2601 West Cache Road & 2304 East Gore Blvd., Lawton, Oklahoma

OKLAHOMA CITY
American Home Savings and Loan Association
8200 East Memorial Road 73034
Branches: Edmond, 1330 N. Bryant

OKLAHOMA CITY
MidFirst Savings and Loan Association
3232 West Reno
Branches: Anadarko, 201 S.W. 2nd
2015 W. 2nd
Altus, 2511 N. Main St.
Edmond, 16417 North Santa Fe St.
Mustang, Hwy 162 & Morgan Rd.
Oklahoma City, 6351 N. MacArthur
3545 N. W. 58th
7100 West Hefner Road
SW 59th & May
SW 39th & Western
11925 S. Western
Stilwell, Ten North Second Street
Cordell, 110 East First Street
Guymon, Northridge Shopping Center
Noble, 213 North Main Street
Weatherford, 305 N. Washington
Woodward, 1623 Downs Avenue
1518 Oklahoma Avenue

STILLWATER
The Stillwater Savings and Loan Association
601 South Husband Street
Branches: Cushing, Main & Michigan Streets
Guthrie, Broad and Cleveland Streets
Perry, Seventh and Elm Streets
Stillwater, N. Duck & Boomer Street

CONSOLIDATED STATEMENT

Condition of Oklahoma Savings & Loan Associations
at the close of business
December 31, 1988

ASSETS

(In Thousands)

MORTGAGE LOANS:	$659,818	
FHA/VA Conventional		
Non Mortgage Loans:	43,279	
Total Loans:		$703,097
Service Corporations:		
and Subsidiaries		$31,478
Repossesed Property/Real Estate		47,664
Cash and Investment Securities:		257,023
Fixed Assets:		15,758
Other Assets:		160,965
TOTAL ASSETS:		$1,215,985

LIABILITIES AND NET WORTH

LIABILITIES		
Deposits	$980,160	
Borrowings	167,074	
Other Liabilities	13,518	
NET WORTH		$ 160,752
Stock		$ 10,752
Contributed Capital		35,128
Appraised Equity Capital and Certificates		1,641
Retained Earnings		7,712
Total Net Worth		$ 55,233
TOTAL LIABILITIES AND NET WORTH		$1,215,985

CONSOLIDATED STATEMENT

Condition of Oklahoma Savings & Loan Associations
at the close of of business
June 30, 1989

ASSETS

	(In Thousands)	
MORTGAGE LOANS AND CONTRACTS:		
FHA/VA & Other Federally insured Guaranteed Loans	$ 4,139	
Conventional	381,844	
Mortgage-Backed Pass-through Securities	321,622	
Contra-Assets to Mortgage Loans	(6,779)	
Nonmortgage	39,941	
Contra-Nonmortgage Loans	(2,036)	$ 738,731
Repossessed Real Estate	36,892	
Real Estate Held for Dev./Invest./Resale	3,496	
Less Valuation Allowances	(6,222)	
Cash and Investment Securities	238,013	
Service Corporate/Subsidiaries	15,194	
Fixed Assets	19,814	
Other Assets	$171,005	$ 478,192
TOTAL ASSETS		$1,216,923

LIABILITIES AND NET WORTH

LIABILITIES		
Deposits	$982,001	
Borrowings	176,935	
Other Liabilities	13,424	$ 1,172,360
NET WORTH		
Stock	$ 9,515	
Contributed Capital	34,379	
Appraised Equity Capital and Certificates	0	
Retained Earnings	669	$ 44,563
TOTAL LIABILITIES AND NET WORTH		$ 1,216,923

CREDIT UNION DIVISION
STATE BANKING DEPARTMENT
STATE OF OKLAHOMA

STATE CREDIT UNION BOARD
(As of June 30, 1989)

WAYNE OSBORN
Chairman
State Bank Commissioner
Oklahoma City
(Term expires January 1, 1990)

VACANT

JACK D. McCURDY
Department Chief Engineering #5, E.S.S. Testing
Western Electric Company, Inc.
Oklahoma City
(Term expires October 11, 1990)

DOUG GIERHART
Lay Member
Shawnee
(Term expires October 11, 1992)

RON WALKER
President
Mapco Employees Federal Credit Union
Tulsa
(Term expires October 1, 1989)

ERNEST L. CHASTAIN JR.
Scrivner Employees Credit Union
Oklahoma City
(Term expires October 11, 1991)

OKLAHOMA STATE-CHARTERED CREDIT UNIONS
June 30, 1989

Location	Name of Credit Union
Ada	Ada Federal Credit Union
Ada	East Central Teachers Credit Union
Anadarko	Cooperative Employees Credit Union
Ardmore	Oklahoma Postal Employees Credit Union
Durant	Southeastern Teachers Credit Union
El Reno	El Reno (RIL) Credit Union
Midwest City	Midwest City Memorial Hospital Municipal Employees Credit Union
McAlester	McAlester Credit Union
Muskogee	Muskogee District Telco Credit Union
Oklahoma City	Capital Credit Union
Oklahoma City	Communication Credit Union
Oklahoma City	D.P.W. Employees Credit Union
Oklahoma City	FAA Employees Credit Union
Oklahoma City	Federal Employees Credit Union
Oklahoma City	Municipal Employees Credit Union
Oklahoma City	Oklahoma Education Credit Union
Oklahoma City	OG&E Employees Credit Union
Oklahoma City	Oklahoma Highway Department Credit Union
Oklahoma City	Oklahoma RE&T Employees Credit Union
Oklahoma City	Public Health Credit Union
Oklahoma City	Santa Fe Credit Union
Oklahoma City	Scrivner Employees Credit Union
Oklahoma City	Teachers Credit Union
Oklahoma City	Tinker Credit Union
Oklahoma City	Weokie Credit Union
Oklahoma City	Woods Credit Union
Ponca City	Ponca City, Conoco Employees Credit Union
Sand Springs	Green Country Credit Union
Spencer	Northeast Concerned Christians Credit Union
Tulsa	F.O.P. Credit Union
Tulsa	Fire Fighters Credit Union
Tulsa	Frisco Employees Credit Union
Tulsa	H. H. Employees Credit Union
Tulsa	Oklahoma Central Credit Union
Tulsa	Oklahoma Corporate Credit Union
Tulsa	Oneok Employees Credit Union
Tulsa	Quicktrip Employees Credit Union
Tulsa	Tulsa Federal Credit Union
Tulsa	Tulsa Teachers Credit Union
Tulsa	Tulsa Transit Credit Union
Tulsa	Williams Employees Credit Union

CREDIT UNION BRANCHES

OKLAHOMA CITY, OKLAHOMA

Communications Credit Union, 700 N. Walker
Branch Locations: 427 N. W. 6th, Oklahoma City, Oklahoma
6805 S. Western, Oklahoma City, Oklahoma
718 W. Broadway, Enid, Oklahoma
5970 E. 31st, Suite T, Tulsa, Oklahoma
108 S. W. 17th Street, Lawton, Oklahoma
810 S. Cincinnati, Suite 125, Tulsa, Oklahoma

D.P.W. Employees Credit Union, 3330 N. Lincoln Blvd., Oklahoma City, Oklahoma

FAA Employees Credit Union, Mike Monroney Aeronautical Center
Branch Locations: 2214 Shadowlake Drive, Oklahoma City, Oklahoma
6431 Westpark Mall, N. MacArthur, Oklahoma City, Oklahoma
107th and S. Pennsylvania, Oklahoma City, Oklahoma

Oklahoma Educators Credit Union, Oklahoma, 6001 N. W. Expressway
Branch Locations: 113 S. York, Muskogee, Oklahoma
1704 S. Air Depot, Midwest City, Oklahoma
840 S. E. 4th, Suite 2B, Moore, Oklahoma
16 East 4th, Edmond, Oklahoma

Tinker Credit Union, Tinker Air Force Base
Branch Locations: Area A Branch, Tinker A.F.B.
Area C-1 North Branch, Tinker A.F.B.
Area C-2 South Branch, A.F.B.
6501 Tinker Diagonal, Midwest City, Oklahoma
3910 N. College, Bethany, Oklahoma
9200 South Western, Oklahoma City, Oklahoma
3721 West Main, Norman, Oklahoma
705 S. Oakwood, Enid, Oklahoma
Vance Air Force Base, Enid, Oklahoma
1401 N. Kelly, Edmond, Oklahoma

Weokie Credit Union, 8100 West Reno
Branch Locations: 1500 S. W. 74th #A-17, Oklahoma City, Oklahoma
5559 N.W. Expressway, Oklahoma City, Oklahoma
2727 S.W. 15th, Oklahoma City, Oklahoma

PONCA CITY, OKLAHOMA

Conoco Employees (PC) Credit Union, 1000 S. Pine Street
Branch Locations: 501 East Grand, Ponca City, Oklahoma

TULSA, OKLAHOMA

Oklahoma Central Credit Union, 11335 East 41st
Branch Locations: 5350 S. Peoria, Tulsa, Oklahoma

Tulsa Federal Employees Credit Union, 120 West 3rd
Branch Locations: 3207 S. Norwood, Tulsa, Oklahoma
10198 East Admiral Place, Tulsa, Oklahoma
Admiral and 69th, Tulsa, Oklahoma
Lewis and 71st, Tulsa, Oklahoma

CONSOLIDATED STATEMENT

Condition of Oklahoma Credit Unions at the close of business
December 31, 1988

Natural Persons Credit Unions—41
Corporate Credit Unions—1

(In Thousands)

ASSETS

Total Loans to Members		$800,539
Allowance for Loan Losses		(9,509)
Net Loan Outstanding		$791,030
CASH		40,159
U.S. Government Obligations (T-Bill, Bonds & Notes)		154,424
Federal Agency Securities (GNMA, FNMA, SBA, etc.)		80,955
Mutual Funds (icu, NIFCUSm etc.)		8,780
Corporate Credit Unions (shares, deposits & certificates)		92,709
Commercial Banks (passbook accounts, time deposits & certificates)		58,255
Savings & Loans and Mutual Savings Banks		201,030
NCUA Sh. Ins. Capit. Dep.		13,293
Non-NCUA Ins. Capit. Dep.		118
Credit Unions (shares, deposits, certificates in other than Corp.)		118
Loans to Credit Unions		310
Other Investments (not included above)		-0-
Allowance for Investment Losses		39,585
Other Assets		(308)
TOTAL ASSETS		39,890
		$1,520,230

LIABILITIES

Promissory Notes		$ 467
Other Notes and Interest Payable		1,190
Accounts Payable & Other Liabilities		18,860
Share Certificates	$ 385,045	
All Other Shares	1,039,206	
TOTAL SHARES		1,424,251
Regular Reserve		49,528
Other Reserves		3,516
Undivided Earnings		22,418
Net Income (not appli. on Yearend Call Report)		-0-
TOTAL LIABILITIES		$1,520,230
Corporate Assets		276,786

CONSOLIDATED STATEMENT

Condition of Oklahoma Credit Unions at the close of business
June 30, 1989

Natural Persons Credit Unions—40
Corporate Credit Unions–1

		(In Thousands)
ASSETS		
Total Loans to Members		$ 828,550
Allowance for Loan Losses		(10,430)
Net Loan Outstanding		$ 818,120
CASH		53,444
U.S. Government Obligations (T-Bill, Bonds & Notes)		170,430
Federal Agency Securities (GNMA, FNMA, SBA, etc.)		100,132
Mutual Funds (icu, NIFCUSm etc.)		11,512
Corporate Credit Unions (shares, deposits & certificates)		435,925
Commercial Banks (passbook accounts, time deposits & certificates)		85,049
Savings & Loans and Mutual Savings Banks		60,158
NCUA Sh. Ins. Capit. Dep.		13,433
Non-NCUA Ins. Capit. Dep.		374
Credit Unions (shares, deposits, certificates in other than Corp.)		29,386
Loans to Credit Unions		51,031
Other Investments (not included above)		99,770
Allowance for Investment Losses		(278)
Other Assets		45,443
TOTAL ASSETS		$1,973,929
LIABILITIES		
Promissory Notes		$ 475
Reverse Repurchase Agreement		96,287
Other Notes and Interest Payable		7,060
Undistributed Interest Payable		449
Accrued Dividends Payable		4,396
Accounts Payable & Other Liabilities		29,930
Share Certificates	$ 477,607,113	
All Other Shares	1,272,289,769	
TOTAL SHARES		1,749,961
Regular Reserve		55,166
Investment Reserves		(65)
Other Reserves		3,408
Undivided Earnings		24,222
Net Income (not appli. on Yearend Call Report)		2,640
TOTAL LIABILITIES		$1,973,929

Corporate Assets included in these figures

PERPETUAL CARE CEMETERIES
(As of June 30, 1989)

Title 8, Chapter 6, §166. . . . The owners of. . . . cemeteries shall be required to file a report within ninety (90) days after the end of the fiscal year of each cemetery with the State Bank Commissioner. . . .

Cemetery	Location
Memorial Park	Ada
Restlawn Memorial Park	Altus
Hillcrest Memorial Park	Ardmore
Memorial Park Cemetary	Bartlesville
Euchee Valley Memorial Park	Cushing
Fairlawn Memorial Park	Cushing
Sunny Lane Cemetery	Del City
Resthaven Memorial Gardens	Duncan
Memorial Park	Edmond
Sunset Memorial Gardens	Lawton
Arlington Memory Gardens	Midwest City
Chapel Hill Memorial Gardens	Oklahoma City
Resthaven Memory Gardens	Oklahoma City
Rose Hill Burial Park	Oklahoma City
Trice Hill Cemetery	Oklahoma City
Okmulgee Cemetery	Okmulgee
Resthaven Memorial Park	Ponca City
Sunset Memorial Gardens	Ponca City
Resthaven Memorial Park	Shawnee
Floral Gardens dba	
Hillcrest Memory Gardens	Spencer
Crown Hill Cemetery	Tulsa
Floral Haven Memorial Gardens	Tulsa
Memorial Park	Tulsa
Rose Hill Memorial Park	Tulsa
Woodland Memorial Cemetery	Sand Springs

MONEY ORDERS

Title 6, Chapter 5, §2103(a). . . . No person shall engage in the business of selling or issuing checks as a service or for a fee or other consideration without first securing a license to do so from the Commissioner. . .

Principals	Location	Agencies
American Express Company	New York, N.Y.	96
The Circle K Corporation	Phoenix, Ar.	174
Citicorp Services, Inc.	Chicago, Il.	63
Consolidated Investment, Inc.	St. Charles, Mo.	5
Fidelity Express	Sulphur Sp., Tx.	5
LaFevers	Poteau, Ok.	7
National Travelers	Okla. City, Ok.	47
Ok. Check Cashers	Tulsa, Ok.	0
Oklahoma Retail Grocers	Okla. City, Ok.	204
Republic Money Orders	Dallas, Tx.	275
Safeguard	Austin, Tx.	34
Travelers Express	Minn., Mn.	459
	Total	1369